

Dated: 12/30/2020

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

In re: Patty Sue Huckeby, Debtor)	
120 Cinema Drive, Apt. 3308)	Case No. <u>16-09044</u>
Hendersonville, TN 37075)	Chapter <u>13</u>
)	Judge Harrison
SS#: XXX-XX-9010)	

**EXPEDITED ORDER GRANTING MOTION TO UTILIZE CASH COLLATERAL TO PAYOFF
SECURED DEBT AND PURCHASE REPLACEMENT VEHICLE**

Whereas Debtor filed an Expedited Motion to Utilize Cash Collateral to Payoff Secured Debt and Purchase Replacement Vehicle (on or about December 23, 2020; see Doc. 69), with no objections raised to the allowing for the requested relief, the Court enters an order providing the below listed points of relief.

1. Debtor is hereby permitted to utilize insurance proceeds (cash collateral) to pay off secured debt owed under no non-bankruptcy law directly to the creditor InSolve Auto Funding, LLC (hereafter referred to as "InSolve"), and allow debtor to utilize the balance to purchase a replacement vehicle in lieu of the 2015 Nissan Versa Note SV which was declared a total loss on or around 12/16/2020 per the below terms and conditions;
2. The car is secured by a lien held by InSolve Auto Funding, LLC (hereafter referred to as "InSolve"), with an estimated principal secured balance owed of approximately \$4,337.35 according to InSolve (payoff good through 1/2/21). InSolve is currently being paid as a continuing payment in Debtor's Chapter 13 plan. Debtor wishes to utilize insurance funds provided by GEICO Insurance Company ("Geico") (car declared a total loss by Geico) in the approximate amount of \$9,206.91 (based on NADA value and deductible plus estimated taxes, title, and tags) to payoff secured lien of InSolve directly with check made payable to InSolve, with balance payable to the debtor (from InSolve) for purchase of a replacement vehicle.

3. After being paid its claim, Insolve will provide notice to the Trustee of satisfaction of claim (or amend claim to \$0) and forward any excess proceeds to Debtor to obtain a replacement vehicle. Insolve will release salvage title to Geico.
4. Insolve shall release its lien on the Certificate of Title to the total loss vehicle (2015 Nissan Versa Note SV) and provide the Title to the insurance company Geico.

IT IS SO ORDERED.

THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT THE TOP OF THE FIRST PAGE.

Approved for Entry by:

/s/ Eric K. Fox

Eric K. Fox, #022087

Attorney for Debtor(s)

Law Office of Eric K. Fox

103 Hazel Path Ct.

Hendersonville, TN 37075

phone: 615-264-5695

Fax: 615-264-5655

eric@ericfoxlegal.com

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.